

In the claims:

1-31. (currently canceled)

32. (previously presented) In an investment guidance system, a method for providing financial planning assistance, comprising:

receiving a financial goal from a user;

receiving one or more input decisions upon which the probability of achieving said financial goal is dependent, wherein one of the input decisions includes selecting an asset allocation based on investment risk;

determining the probability of achieving said financial goal;

receiving an indication that said user has selected a target asset allocation investment plan in order to achieve said financial goal;

receiving a request to rate a plurality of assets within a selected asset class;

providing two or more criteria associated with said assets for said user to evaluate;

receiving a relative weight of importance for said two or more criteria based on the user's personal investment preferences;

determining a rating for each asset based on the relative weights assigned to said two or more criteria;

ranking plurality of said assets based on said rating;

receiving a request to execute a trade for one or more of the ranked assets in order to fulfill said target asset allocation investment plan; and

executing said trade for one or more of the selected ranked assets.

33. (previously presented) The method of claim 32, further comprising reallocating asset distribution in a user's portfolio based on executed trades.

34. (previously presented) The method of claim 32, further comprising receiving additional requests to execute said trade for one of the ranked assets in order to fulfill said target asset allocation investment plan.

35. (previously presented) The method of claim 32, further comprising:

evaluating said target asset allocation investment plan against one or more financial goals; and

alerting the user if progress towards one or more financial goals deviates substantially.

36. (previously presented) The method of claim 32, wherein said financial goal is a retirement income goal.

37. (previously presented) The method of claim 32, wherein one of said input decisions upon which the probability of achieving said financial goal is dependent is a 401(k) contribution rate.

38. (previously presented) The method of claim 32, wherein one of said input decisions upon which the probability of achieving said financial goal is dependent is a taxable savings rate.

39. (previously presented) The method of claim 32, wherein one of said input decisions upon which the probability of achieving said financial goal is dependent is the income required at retirement.

40. (previously presented) The method of claim 32, wherein one of said input decisions upon which the probability of achieving said financial goal is dependent is an anticipated retirement age.

41-47. (currently canceled)

48. (previously presented) An investment guidance system for providing financial planning assistance for Internet users, said system comprising:

a memory for storing asset information;

a processor connected to said memory;

a transmitter connected to said processor to enable processor to transmit information to a user system by means of the Internet; and

a receiver connected to said processor to allow said processor to receive information from a user system by means of the Internet;

wherein said processor receives a financial goal from a user;

wherein said processor receives one or more input decisions upon which the probability of achieving said financial goal is dependent, wherein one of the input decisions includes selecting an asset allocation based on investment risk;

wherein said processor determines the probability of achieving said financial goal;

wherein said processor receives an indication that said user has selected a target asset allocation investment plan in order to achieve said financial goal;

wherein said processor receives a request to rate a plurality of assets within a selected asset class;

wherein said processor provides two or more criteria associated with said assets for said user to evaluate;

wherein said processor receives a relative weight of importance for said two or more criteria based on the user's personal investment preferences;

wherein said processor determines a rating for each asset based on the relative weights assigned to said two or more criteria;

wherein said processor ranks plurality of said assets based on said rating;

wherein said processor receives a request to execute a trade for one or more of the ranked assets in order to fulfill said target asset allocation investment plan; and

wherein said processor executes said trade for one or more of the selected ranked assets.

49-77. (currently canceled)

78. (previously presented) An investment guidance system for providing financial planning assistance, comprising:

means for receiving a financial goal from a user;

means for receiving one or more input decisions upon which the probability of achieving said financial goal is dependent, wherein one of the input decisions includes selecting an asset allocation based on investment risk;

means for determining the probability of achieving said financial goal;

means for receiving an indication that said user has selected a target asset allocation investment plan in order to achieve said financial goal;

means for receiving a request to rate a plurality of assets within a selected asset class;

means for providing two or more criteria associated with said assets for said user to evaluate;

means for receiving a relative weight of importance for said two or more criteria based on the user's personal investment preferences;

means for determining a rating for each asset based on the relative weights assigned to said two or more criteria;

means for ranking plurality of said assets based on said rating;

means for receiving a request to execute a trade for one or more of the ranked assets in order to fulfill said target asset allocation investment plan; and

means for executing said trade for one or more of the selected ranked assets.

79. (previously presented) The system of claim 78, further comprising means for reallocating asset distribution in a user's portfolio based on executed trades.

80. (previously presented) The system of claim 78, further comprising means for receiving additional requests to execute said trade for one of the ranked assets in order to fulfill said target asset allocation investment plan.

81. (previously presented) The system of claim 78, further comprising:

means for evaluating said target asset allocation investment plan against one or more financial goals;

means for alerting the user if progress towards one or more financial goals deviates substantially .

82. (previously presented) The system of claim 78, wherein said financial goal is a retirement income

83. (previously presented) The system of claim 78, wherein one of said input decisions upon which the probability of achieving said financial goal is dependent is a 401(k) contribution rate.

84. (previously presented) The system of claim 78, wherein one of said input decisions upon which the probability of achieving said financial goal is dependent is a taxable savings rate.

85. (previously presented) The system of claim 78, wherein one of said input decisions upon which the probability of achieving said financial goal is dependent is the income required at retirement.

86. (previously presented) The system of claim 78, wherein one of said input decisions upon which the probability of achieving said financial goal is dependent is an anticipated retirement age.

87-89. (currently canceled)

90. (previously presented) An investment guidance system for providing financial planning assistance, comprising:

a storage device storing a program;

a processor in communication with the storage device, the processor operative with the program to:

receive a financial goal from a user;

receive one or more input decisions upon which the probability of achieving said financial goal is dependent, wherein one of the input decisions includes selecting an asset allocation based on investment risk;

determine the probability of achieving said financial goal;

receive an indication that said user has selected a target asset allocation investment plan in order to achieve said financial goal;

receive a request to rate a plurality of assets within a selected asset class;

provide two or more criteria associated with said assets for said user to evaluate;

receive a relative weight of importance for said two or more criteria based on the user's personal investment preferences;

determine a rating for each asset based on the relative weights assigned to said two or more criteria;

rank plurality of said assets based on said rating;

receive a request to execute a trade for one or more of the ranked assets in order to fulfill said target asset allocation investment plan; and

execute said trade for one or more of the selected ranked assets.

91-112. (currently canceled)